



e-LinX

NEWSLETTER

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E-linx is the e-newsletter for The CardLinX Association. For more information or to subscribe go to www.cardlinx.org or email info@cardlinx.org.

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Not IoT but IoCT: The Internet of Commerce Things

The “Internet of Things” is commonly referred to by its pithy acronym “IoT”. IoT refers to technologies that are supposed to change the world by connecting virtually every object to the internet: your doorbell, your home audio system, your refrigerator, your car. But is everything in your life being connected to the internet really a good thing? It turns out that the killer app for IoT is actually shopping and commerce. It is called the Internet of Commerce Things (IoCT). It is already here and growing very rapidly. [<Read more>](#)



CardLinX Insight: The IoCT opens up many significant new channels for card-linked offers and card-linked loyalty. In many ways the IoCT will be powered by card-linking. It is too early to tell which new IoCT device will rival the mobile phone. However many insiders believe that wearable devices like watches may be the next big thing. Attend The CardLinX IoCT conference on October 13th to learn more.

UnionPay Delivers Instant Discounts To X-Border Consumers



China’s largest payment and clearing network, UnionPay, launches its first cross-border marketing platform “YouJiJua” to bring instant discounts and personalized marketing campaigns to its cross border customers. Consumers use the program either through a QR code discount coupon from UnionPay, Bank of China or China Merchants Bank or through promoted coupons from partner travel apps. [<Read more>](#)

CardLinX Insight: Union Pay is the second largest payment network in the world. While the Union Pay program uses “old fashioned” QR codes and digital coupons, the launch demonstrates the appetite for cross border offers in Asia and beyond. Card-linking has

exploded this year in Asia and with leading companies including Samsung, SK Group and Sumitomo Mitsui launching new offerings or announcing new offerings. Expect new cross-border card-linked offerings to permeate for the balance of 2016 and into 2017.

Excentus: How To Future Proof Your Loyalty Program

CardLinX member Excentus and their CEO, Brandon Logsdon share how retailers can engage consumers with their loyalty programs before consumer adoption of mobile payments reaches a tipping point. Card-linking is a key capability that highlights the power of the mobile wallet and mobile-powered loyalty. Easy-to-use mobile apps are essential to unlock the potential of mobile payments. [<Read more>](#)



CardLinX Insight: Retailers and merchants can prepare for the future by harnessing the power of card-linking for their loyalty programs to bring easy-to-earn rewards to consumers. As the rapid growth of mobile payments continues to accelerate those that create strong branded mobile apps and programs will be in the best position to benefit when card-linked loyalty within mobile wallets is the market standard.

CardLinX Now | Join Samsung, MasterCard, Rakuten, and others at the Internet of Commerce Things Forum (IoCT) San Francisco, CA -- October 13, 2016 Register Now